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 DETAILED DESCRIPTION

[Detailed Description of the Invention]

[0001]

[The technical field to which invention belongs] this invention can receive the thoroughgoing guarantee which was not in the former while the customer could do relieved lease, and a financial institution is related with the guarantee system with insurance and method of suppressing aggravation (bad-loans-izing) of a claim while it can reduce the costs of collection practices.

[0002]

[Description of the Prior Art] From a financial institution, postwar Japanese economy borrows a low interest fund, and has continued developing. However, it is in the inclination which withholds a loan to customers, such as an individual and a company, by decay of the bubble economy in recent years while financial institutions, such as a bank and consumer loan, have not solved a big technical problem called processing of bad loans (reluctance to lend). For this reason, in recent years, an unemployment rate exceeds 5% of an employment good Yoshihito mouth, and the number of jobless people came to exceed 3 million people. When the collection of bad loans is carried out resolutely under such a situation, a possibility that the number of companies which goes bankrupt increasingly may increase, and dismissal and the number of individual by which restructuring is carried out may moreover also increase is high.

[0003] By the way, in order not to make a company go bankrupt or for dismissal etc. not to act as an individual under such a situation, the lease of the fund from a financial institution is wanted to be activated.

[0004] In case a consumer (customer) takes out a loan (lease of funds) from a financial institution conventionally, the consumer himself pays a premium, a insurance policy is taken out or paying a guarantee charge and requesting a guarantee from a guarantee engine is performed. Moreover, it is performed that a financial institution pays a premium and also makes a consumer join property damage insurance himself [consumer] although not applied.

[0005]

[Problem(s) to be Solved by the Invention] However, neither, for example by the traffic accident nor unemployment, even if it takes out a insurance policy, when a predetermined period and employment impotentia are attained to, any guarantee can also be obtained. When the hospitalization and unemployment by the traffic accident attain to a long period of time, it becomes impossible on the other hand, to already have filled up in many cases by the insurance money concerned, although a certain amount of insurance money could be received when having joined property damage insurance, and employment impotentia was attained to by this kind of cause.

[0006] Moreover, in the guarantee by the conventional guarantee engine, the term of a guarantee was short and it was not that from which a guarantee thoroughgoing also as a consumer is obtained.

[0007] Furthermore, when it went into personal bankruptcy, it was not that from which any guarantee is obtained.

[0008] While the lease about which the consumer (customer) felt easy can do the purpose of this invention, a thoroughgoing guarantee can be received, and a financial institution is offering the guarantee system with insurance and method of suppressing aggravation (bad-loans-izing) of a claim while being able to reduce the costs of collection practices.

[0009]

[Means for Solving the Problem] (1) In order to attain the above-mentioned purpose, according to the 1st viewpoint of this invention, a part or all of a guarantee charge that was paid for the guarantee engine from the customer who took out the loan from the financial institution When the aforementioned guarantee engine pays for a property-damage-insurance engine as a premium and the aforementioned customer attains to employment impotencia during the 1st period The monthly amount of payment which a customer should repay to a financial institution within the period which was impossible for the employment concerned Make the aforementioned property-damage-insurance engine pay as insurance money according to the period which subtracted the exemption-from-responsibility period from the period which was actually impossible for employment. When the aforementioned customer attains to employment impotencia across the upper limit moon of the 1st period of the above The guarantee system with insurance which processes using a computer that the aforementioned guarantee engine pays as a deposit the amount of ***** until it exceeds the upper limit moon of the 1st period of the above other than payment of the aforementioned property-damage-insurance engine and the period for which work cannot be started expires is offered.

[0010] According to the 2nd viewpoint of this invention, a part or all of mutual aid premiums that was paid to the mutual aid meeting from the customer who took out the loan from the financial institution When the aforementioned mutual aid meeting pays for a guarantee engine as a guarantee charge, it pays for a property-damage-insurance engine as a premium and the aforementioned customer attains to employment impotencia during the 1st period The monthly amount of payment which a customer should repay to a financial institution within the period which was impossible for the employment concerned Make the aforementioned property-damage-insurance engine pay as insurance money according to the period which subtracted the exemption-from-responsibility period from the period which was actually impossible for employment. When the aforementioned customer attains to employment impotencia across the upper limit moon of the 1st period of the above The guarantee system with insurance which processes using a computer that the aforementioned guarantee engine pays as a deposit the amount of ***** until it exceeds the upper limit moon of the 1st period of the above other than payment of the aforementioned property-damage-insurance engine and the period for which work cannot be started expires is offered.

[0011] The limit which set up beforehand the ** former amount of money to a subsequent customer's financial institution when according to the 3rd viewpoint of this invention the aforementioned mutual aid meeting paid for an insurance engine a part or all of mutual aid premiums that was paid to the mutual aid meeting from the customer who took out the loan from the financial institution and the aforementioned customer did i personal bankruptcy of them between the 1st period (limit of = security.) The result which the aforementioned insurance engine was made to pay, carried out ii death within limits [be / the same as that of the following / it], and compared the ** former amount of money to a subsequent customer's financial institution with the limit set up beforehand, When the aforementioned insurance engine is made to pay this limit when this limit is below this ** former amount of money, or this limit exceeds this ** former amount of money When the aforementioned insurance engine is made to pay this limit and the difference which deducted this ** former amount of money from this limit and iii hospitalization is carried out, or when a housing calamity is suited The guarantee system with insurance which processes making the aforementioned insurance engine pay a minute for one month of the monthly amount of payment to a customer's financial institution using a computer is offered.

[0012] In this 3rd viewpoint, especially the number of the insurance engines for which the aforementioned mutual aid meeting pays a part or all of mutual aid premiums may not be limited, but may be one engine, and may be two or more two or more set Seki. In invention concerning this 3rd viewpoint, invention of the 4th viewpoint shown below is desirable.

[0013] According to the 4th viewpoint of this invention, the aforementioned mutual aid meeting pays for two property-damage-insurance engines and one life insurance engine a part or all of mutual aid premiums that was paid to the mutual aid meeting from the customer who took out the loan from the financial institution. between the 1st period The aforementioned customer i personal bankruptcy when it carries out, the ** former amount of money to a subsequent customer's financial institution within the limits of the limit set up beforehand Make the two aforementioned property-damage-insurance engines' one side or both sides pay, and it dies of ii-1 trauma. As a result of comparing the

** former amount of money to a subsequent customer's financial institution with the limit set up beforehand, when this limit is below this ** former amount of money When the two aforementioned property-damage-insurance engines' one side or both sides is made to pay this limit or this limit exceeds this ** former amount of money Make the two aforementioned property-damage-insurance engines' one side or both sides pay this limit and the difference which deducted this ** former amount of money from this limit. As a result of dying of ii-2 illness and comparing the ** former amount of money to a subsequent customer's financial institution with the limit set up beforehand, when this limit is below this ** former amount of money When the aforementioned life insurance engine is made to pay this limit or this limit exceeds this ** former amount of money